

Information to identify the case:

Debtor 1 **James D Grisham**
 First Name Middle Name Last Name

Debtor 2 **Yamileth D. Grisham**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Texas**

Case number: **16-40031**

Social Security number or ITIN **xxx-xx-4172**

EIN **-----**
 Social Security number or ITIN **xxx-xx-2799**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James D Grisham

Yamileth D. Grisham

4/26/16

By the court: Brenda T. Rhoades
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Texas

In re:
 James D Grisham
 Yamileth D. Grisham
 Debtors

Case No. 16-40031-btr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-4

User: carterl
 Form ID: 318

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 Total Noticed: 36

Date Rcvd: Apr 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2016.

db/jdb +James D Grisham, Yamileth D. Grisham, 5613 Bay Meadows Drive, Frisco, TX 75034-4611
 cr +Wells Fargo Bank, N.A., c/o BDFTE, LLP, 15000 Surveyor Blvd Suite 100, Addison, TX 75001-4417
 7053843 +Bank of America, P. O. Box 15284, Wilmington, DE 19850-5284
 7053844 Bank of America, P. O. Box 19850, Wilmington, DE. 19850
 7053848 Citibank, C/O Client Services, Inc., 3451 Harry S. Truman, Blvd, St. Charles, MO 63301-4047
 7053849 Cook Childrens' Med. Cntr, P. O. Box 961257, Fort Worth, Tx. 76161-0257
 7053851 +Credit Control, 245 East Roselawn #25-26, Maplewood, MN 55117-1988
 7053852 +Ditech, C/O Johnson & Silver, 12720 Hillcrest, Dallas, Tx 75230-2035
 7053853 Financial Corp. of America, P. O. Box 203500, Austin, Tx. 78720-3500
 7053854 First Source Advantage, P O Box 1299717, Buffalo, NY 14240
 7053855 +Hunter Warfield Collectionis & Asset Inv, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
 7053857 +LCA Collections, Box 2240, Burlington, NC 27216-2240
 7053856 +Law Offices of Kenneth S. Harter, 1620 E. Beltline Rd., Carrollton, Tx 75006-6309
 7053858 +Management Services, Inc., P. O. Box 1099, Langhorne, PA 19047-6099
 7053859 NCO Financial Systems, Inc., P. O. Box 15137, Wilmington, DE 19850-5137
 7053861 +Northstar Location Services, Attn: Financial Dept, 4285 Genesee St., Buffalo, NY 14225-1943
 7053862 +Penn Credit Corp, 916 So. 14th St., Box 988, Harrisburg, PA 17104-3425
 7053864 +Quantum Builders, 6125 W. Sam Houston Pkwy N, #203, Houston, Tx 77041-5128
 7053865 Quest Diagnostics, Inc., P. O. Box 41652, Philadelphia, PA 19101-1652
 7053866 +Southwestern & Pacific Specialty Financi, d/b/a Check N Go, 4540 Cooper Rd. Suite 200, Cincinnati, OH 45242-5649
 7053867 Sunrise Credit Services, Box 9100, Farmingdale, NY 11735-9100
 7053868 Texas Vision and Laser Center, 2709 Virginia Pkwy, Suite 200, McKinney, Tx. 75071-5400
 7053869 +Transworld, 9525 Sweet Valley Drive, Valley View, OH 44125-4237

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMAWEISBART.COM Apr 27 2016 00:58:00 Mark A. Weisbart,
 The Law Office of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366
 7053840 +EDI: AMEREXPR.COM Apr 27 2016 00:58:00 AMERICAN EXPRESS, P. O. BOX 5027,
 FT. LAUDERDALE, FL 33310-5027
 7053842 +EDI: ARSN.COM Apr 27 2016 00:58:00 ARS National Services, 201 W. Grand Av.,
 Escondido, CA 92025-2603
 7053841 +EDI: RMCB.COM Apr 27 2016 00:58:00 American Medical Collection Agency,
 4 Westchester Plaza, Bldg 4, Elmsford, NY 10523-1612
 7053845 E-mail/Text: cms-bk@cms-collect.com Apr 27 2016 00:59:41 Capital Management Services, LP,
 698 1/2 south Ogden St., Buffalo, NY 14206-2317
 7053846 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Apr 27 2016 00:59:29 Cash Net USA,
 200 West Jackson St. Suite 1400, Chicago, IL 60606-6929
 7053847 +E-mail/Text: bankruptcy@cavps.com Apr 27 2016 01:00:00 Cavalry Portfolio Services,
 500 Summit Lake Dr., Valhalla, NY 10595-2322
 7053850 +E-mail/Text: Umesh.Patil@credencerm.com Apr 27 2016 01:00:11 Credence, 17000 Dallas Pkwy,
 Suite 204, Dallas, Tx 75248-1940
 7053860 +E-mail/Text: bankruptcynotices@scheart.net Apr 27 2016 01:00:01
 NCP Finance Limited Partnership, 205 Sugar Camp Cir, Dpt CNG, Dayton, Oh 45409-1970
 7053863 EDI: PRA.COM Apr 27 2016 00:58:00 Portfolio Recovery Associates, P. O. Box 12914,
 Norfolk, VA 23541
 7059085 EDI: RECOVERYCORP.COM Apr 27 2016 00:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7053866 +EDI: CHECKNNGO.COM Apr 27 2016 00:58:00 Southwestern & Pacific Specialty Financi,
 d/b/a Check N Go, 4540 Cooper Rd. Suite 200, Cincinnati, OH 45242-5649
 7053870 +EDI: WFFC.COM Apr 27 2016 00:58:00 Wells Fargo, P. O. Box 30086,
 Los Angeles, Ca 90030-0086
 7053871 EDI: WFFC.COM Apr 27 2016 00:58:00 Wells Fargo Home Mortgage, P. O. box 14547,
 Des Moines, IA 50306-3547

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0540-4

User: carterl
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2016 at the address(es) listed below:

NONE.

TOTAL: 0